

Information to identify the case:

Debtor 1	David M Jones	Social Security number or ITIN	xxx-xx-9805
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Michele Jones	Social Security number or ITIN	xxx-xx-0084
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-36176-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David M Jones

Michele Jones
aka Michelle Jones, aka Michele Jannelli

8/9/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 David M Jones
 Michele Jones
 Debtors

Case No. 13-36176-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 37

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db +David M Jones, POB 203, Cedarville, NJ 08311-0203
 jdb Michele Jones, W Maple Ave, Cedarville, NJ 08311
 514702179 +Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 514391091 +Bosco's, PO Box 71106, Charlotte, NC 28272-1106
 514391092 +Bridgeton Dental Assoc., 1055 N. Pearl street, Bridgeton, NJ 08302-1211
 514391098 +Sears, 1500 Boltonfield Street, Columbus, OH 43228-3669
 514391099 +Seventh Ave., 1112 7th Ave., Monroe, WI 53566-1364
 514391100 +Susquehanna Bank FDIC, 950 North Pearl Street, Bridgeton, NJ 08302-1214
 514465768 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514391102 +TDBank N, POB 8400, Lewiston, ME 04243-8400
 514391103 +The Rawlings Company LLC, PO Box 2000, LaGrange, KY 40031-2000
 514514474 +Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438
 514391105 Valley National bank, PO Box 953, Wayne, NJ 07474-0953

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2017 22:31:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 09 2017 22:31:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514391089 +EDI: RMSC.COM Aug 09 2017 22:23:00 American Eagle Outfitters, PO Box 960013,
 Orlando, FL 32896-0013
 514391090 EDI: BANKAMER.COM Aug 09 2017 22:23:00 Bank of America, POB 5170,
 Simi Valley, CA 93062-5170
 514391093 +EDI: CAPITALONE.COM Aug 09 2017 22:23:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 514391094 +EDI: CAPITALONE.COM Aug 09 2017 22:23:00 Capital One Mastercard, PO Box 71083,
 Charlotte, NC 28272-1083
 514634199 EDI: BL-BECKET.COM Aug 09 2017 22:23:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514650720 EDI: RECOVERYCORP.COM Aug 09 2017 22:23:00 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 514656902 +EDI: CITICORP.COM Aug 09 2017 22:23:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 514391095 +EDI: RMSC.COM Aug 09 2017 22:23:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090
 514391096 +EDI: CBSKOHL'S.COM Aug 09 2017 22:23:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 514682576 EDI: PRA.COM Aug 09 2017 22:23:00 Portfolio Recovery Associates, LLC,
 c/o Aeo, Inc. Visa Card, POB 41067, Norfolk VA 23541
 514682160 EDI: PRA.COM Aug 09 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514662942 EDI: PRA.COM Aug 09 2017 22:23:00 Portfolio Recovery Associates, LLC,
 c/o Tjx Rewards Platinum Mastercard, POB 41067, Norfolk VA 23541
 514661455 EDI: PRA.COM Aug 09 2017 22:23:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 514391097 +EDI: WFNNB.COM Aug 09 2017 22:23:00 Peebles, PO Box 659465, San Antonio, TX 78265-9465
 514470846 EDI: Q3G.COM Aug 09 2017 22:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516360081 +EDI: Q3G.COM Aug 09 2017 22:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
 MOMA Funding LLC 98083-0788
 516360080 EDI: Q3G.COM Aug 09 2017 22:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514675072 EDI: TDBANKNORTH.COM Aug 09 2017 22:23:00 TD Bank N.A., Attn: Bankruptcy Dept.,
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
 514391104 EDI: RMSC.COM Aug 09 2017 22:23:00 TJX Rewards, PO Box 530949, Atlanta, GA 30353-0949
 514391101 +EDI: WTRRN BANK.COM Aug 09 2017 22:23:00 Target, PO Box 660170, Dallas, TX 75266-0170
 514391106 +EDI: WFNNB.COM Aug 09 2017 22:23:00 Victoria's Secret, PO Box 659728,
 San Antonio, TX 78265-9728
 514391107 EDI: RMSC.COM Aug 09 2017 22:23:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927
 TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514391108* +Walmart, PO Box 530927, Atlanta, GA 30353-0927
 514692269 ##+Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 37

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Waterfall Victoria Master Fund, LTD
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Terry Tucker on behalf of Debtor David M Jones terrytucker@comcast.net
Terry Tucker on behalf of Joint Debtor Michele Jones terrytucker@comcast.net

TOTAL: 7